

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
47232

Morton & Craig LLC
William E. Craig, Esquire
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
Attorney for Quantum3 Group, LLC

In Re:

RONALD J. BRADLY, JR.
PATRICIA D. BRADLY



Order Filed on November 20, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 17-16822

Adv. No.

Hearing Date: 10-9-18

Judge: (ABA)

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: November 20, 2018


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtors: Ronald and Patricia Bradley

Case No: 17-16822

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Quantum3 Group, LLC. ("Quantum3"), with the appearance of Jeanie D. Wiesner, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Quantum3 is the holder of a first purchase money security interest encumbering a 2009 Chevrolet Cobalt bearing vehicle identification number 1G1AT58H597281471.**
- 2. That the Debtors' account has arrears through June 2012 in the amount of \$1,449.98.**
- 3. That the Debtors are to cure the arrears set forth in paragraph two (2) above as follows:**
 - a. The Debtors are to make a payment of \$800.00 by July 20, 2012 or Quantum3 shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the Debtors, their attorney, and the chapter 13 trustee.**
 - b. Following the payment set forth in paragraph 3(a) above, the Debtors are to make their regular July 2012 payment of \$277.14 by July 31, 2012 or Quantum3 shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the Debtors, their attorney, and the chapter 13 trustee.**

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

- c. Following the payments set forth above, the Debtors are to cure the remaining arrears by making their regular monthly payment of \$277.14 plus an additional \$108.33 (for a total monthly payment of \$385.47) for the months of August 2012 through January 2013 (6 month cure). If the Debtors fails to make any total monthly payment of \$385.47 within thirty (30) days after each payment falls due, Quantum3 shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the Debtors, their attorney, and the chapter 13 trustee.
4. That commencing February 2013, the Debtors are to resume making regular monthly payments directly to Quantum3 in accordance with the terms of the loan agreement. If the Debtors fails to make any payment within thirty (30) days after a payment falls due, or any payment is returned for non-sufficient funds, Quantum3 shall be entitled to stay relief upon filing a certification with the court and serving it on the Debtors, their attorney, and the chapter 13 trustee.
5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Quantum3 Group must be listed as loss payee. If the Debtors fails to maintain valid insurance on the vehicle, Quantum3 shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtors, their attorney, and the chapter 13 trustee.
6. That the Debtors are to pay a counsel fee of \$431.00 to Quantum3 through their chapter 13 plan.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Ronald J Bradly, Jr.
Patricia D Bradly
Debtors

Case No. 17-16822-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2018.
db/jdb +Ronald J Bradly, Jr., Patricia D Bradly, 7 Sterling Ave, Linwood, NJ 08221-1823

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Quantum3 Group, LLC ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Thomas G. Egner on behalf of Debtor Ronald J Bradly, Jr. tegner@mcdowelllegal.com,
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c
om;mfunk@mcdowelllegal.com
Thomas G. Egner on behalf of Joint Debtor Patricia D Bradly tegner@mcdowelllegal.com,
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c
om;mfunk@mcdowelllegal.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com
William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com
TOTAL: 11